

B6J (Official Form 6J) (12/07)

Frank Fasano

In re Laurie Fasano

Case No. 1:10-bk-15071

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,145.86
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	300.00
a. Electricity and heating fuel		\$	387.00
b. Water and sewer		\$	0.00
c. Telephone		\$	246.00
d. Other See Detailed Expense Attachment		\$	350.00
3. Home maintenance (repairs and upkeep)		\$	860.00
4. Food		\$	150.00
5. Clothing		\$	50.00
6. Laundry and dry cleaning		\$	110.00
7. Medical and dental expenses		\$	625.00
8. Transportation (not including car payments)		\$	60.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	33.00
10. Charitable contributions		\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	175.00
d. Auto		\$	110.00
e. Other Dental Insurance		\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	0.00
(Specify)		\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	0.00
a. Auto		\$	2,084.35
b. Other See Detailed Expense Attachment		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other		\$	0.00
Other		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	6,686.21
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
Debtor anticipates having medical coverage which will increase his expenses by \$600 per month			
Debtor needs to repair a roof, which will cost at least \$8000			
20. STATEMENT OF MONTHLY NET INCOME		\$	6,710.00
a. Average monthly income from Line 15 of Schedule I		\$	6,686.21
b. Average monthly expenses from Line 18 above		\$	23.79
c. Monthly net income (a. minus b.)		\$	

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n re **Laurie Fasano**

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AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Internet	\$	40.00
Cell Phone	\$	155.00
Satellite	\$	48.00
telephone	\$	3.00
Total Other Utility Expenditures	\$	246.00

Other Installment Payments:

1st Mortgage 41-43 Franklin	\$	826.35
2d mortgage 41-43 Franklin	\$	230.00
2d Mortgage 45-47 Franklin	\$	235.00
Cranston Property taxes 41-43 Franklin	\$	450.00
Cranston Sewer	\$	193.00
Providence Water	\$	150.00
Total Other Installment Payments	\$	2,084.35

/s/ Frank Fasano

/s/ Laurie Fasano